

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Rose Fraser  
Debtor

Case No. 16-04520-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 28

Date Rcvd: Feb 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2017.

db  
4851205 +Rose Fraser, 50 Stanton Street, Schuylkill Haven, PA 17972-1143  
4851207 #+ACB Receivables Management, Po Box 350, Asbury Park, NJ 07712-0350  
4851206 +ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079  
4851209 Anamika Patel, 1245 Whitehorse Rd, Trenton, NJ 08619  
4851210 +Burlington County Courthouse, 49 Rancocas Road, Mount Holly, NJ 08060-1317  
4851211 +Capital Health Systems at Hopewell, 1 Capital Way, Pennington, NJ 08534-2520  
4851212 +Ctech Coll, 5505 Nesconset Hwy, Mount Sinai, NY 11766-2037  
4851213 +Eos Cca, 700 Longwater Dr, Norwell, MA 02061-1624  
4851214 +Fein, Such, Kahn & Shepard, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673  
4851216 +Geisinger, 100 North Academy Ave, Danville, PA 17822-3941  
+Jefferson Hospital, Intervention Radiology, 909 Walnut Street,  
Philadelphia, PA 19107-5211  
4851217 +Margaret Young, 523 S. Garfield Avenue, Schuylkill Haven, PA 17972-1107  
4851218 +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
4851219 +PSEG, POB 888, Hicksville, NY 11802-0888  
4851222 +RWJVH at Hamilton, 1 Hamilton Health Place, Trenton, NJ 08690-3542  
4851223 +RWJVH at New Brunswick, 1 Rwj Place, New Brunswick, NJ 08901-1928  
4851220 +Reading Surgery Center, 1280 Broadcasting Road, Reading, PA 19610-3203  
4851221 +Rothman Institute, 999 N. Route 73, Marlton, NJ 08053-1227  
4851224 +St. Joseph Medical Center, 2500 Bernville Road, Reading, PA 19605-9453  
4851225 +Stephen Soffer, 2201 Ridgewood Road, Reading, PA 19610-1189  
4851226 Superior Court of New Jersey, Chancery Division, Mays Landing, NJ 08330  
4851229 +Villages at Mapleton, P and A Management, Inc., 120 Route 156, Trenton, NJ 08620-2202

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr

+E-mail/Text: wschwab@iq7technology.com Feb 02 2017 19:11:58 William G Schwab (Trustee),  
William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56,  
Lehighton, PA 18235-0056  
4851208 +E-mail/Text: banko@berkscredit.com Feb 02 2017 19:11:33 Berks Credit & Collections,  
Po Box 329, Temple, PA 19560-0329  
4851215 +EDI: IIC9.COM Feb 02 2017 19:08:00 IC Systems, Inc, 444 Highway 96 East,  
St Paul, MN 55127-2557  
4851227 +EDI: VERIZONEAST.COM Feb 02 2017 19:08:00 Verizon, 500 Technology Dr, Suite 500,  
Weldon Spring, MO 63304-2225  
4851228 +EDI: VERIZONEAST.COM Feb 02 2017 19:08:00 Verizon Bankruptcy Admin, 500 Technology Drive,  
Ste 550, Weldon Springs, MO 63304-2225  
4851230 +E-mail/Text: collect@williamsalexander.com Feb 02 2017 19:11:33 Waassociates, Po Box 2148,  
Wayne, NJ 07474-2148

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 04, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Michael J Clark on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Robert M. Reedy on behalf of Debtor Rose Fraser robert@attyreedy.com,  
bill\_crown@hotmail.com;attyreedy@yahoo.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov  
William G Schwab (Trustee) schwab@uslawcenter.com,  
wschwab@iq7technology.com;ecf@uslawcenter.com

TOTAL: 5

**Information to identify the case:**Debtor 1 **Rose Fraser**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4226**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:16-bk-04520-JJT****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Rose Fraser

**By the  
court:**February 2, 2017Honorable John J. Thomas  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**